

B1 (Official Form 1) (12/11)

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|--|--|---|
| United States Bankruptcy Court WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION | | Voluntary Petition |
| Name of Debtor (if individual, enter Last, First, Middle): Navaira, III, Emilo H. | | Name of Joint Debtor (Spouse) (Last, First, Middle): Navaira, Maria Eugenia |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba EHN Entertainment, Inc.; aka Emilio Navaira | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): aka Maria I. Navaira |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-6004 | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-8484 |
| Street Address of Debtor (No. and Street, City, and State): 12980 Trawalter Von Ormy, TX | | Street Address of Joint Debtor (No. and Street, City, and State): 12980 Trawalter Von Ormy, TX |
| ZIP CODE 78073 | | ZIP CODE 78073 |
| County of Residence or of the Principal Place of Business: Bexar | | County of Residence or of the Principal Place of Business: Bexar |
| Mailing Address of Debtor (if different from street address): PO Box 397 Von Ormy, TX | | Mailing Address of Joint Debtor (if different from street address): PO Box 397 Von Ormy, TX |
| ZIP CODE 78073 | | ZIP CODE 78073 |
| Location of Principal Assets of Business Debtor (if different from street address above): | | |
| ZIP CODE | | |
| Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding |
| Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: | Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code). | Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts. |
| Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |
| Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | THIS SPACE IS FOR COURT USE ONLY |

B1 (Official Form 1) (12/11)

| | | | |
|---|---------------|--|--|
| Voluntary Petition <i>(This page must be completed and filed in every case.)</i> | | Name of Debtor(s): Emilo H. Navaira, III Maria Eugenia Navaira | |
| All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) | | | |
| Location Where Filed: | Case Number: | Date Filed: | |
| Location Where Filed: | Case Number: | Date Filed: | |
| Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) | | | |
| Name of Debtor: | Case Number: | Date Filed: | |
| District: | Relationship: | Judge: | |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. | | Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between;"> X <u>/s/ Ruben E. Vasquez</u> <u>8/24/2012</u> </div> <div style="display: flex; justify-content: space-between;"> Ruben E. Vasquez Date </div> | |
| Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No. | | | |
| Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. | | | |
| Information Regarding the Debtor - Venue (Check any applicable box.) | | | |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. | | | |
| <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | |
| <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | | |
| Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) | | | |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: center;"> _____ (Address of landlord) </div> | | | |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and | | | |
| <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. | | | |
| <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). | | | |

B1 (Official Form 1) (12/11)

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s): **Emilo H. Navaira, III**
Maria Eugenia Navaira**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Emilo H. Navaira, III
Emilo H. Navaira, III**X** /s/ Maria Eugenia Navaira
Maria Eugenia Navaira

Telephone Number (If not represented by attorney)

8/24/2012

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X** _____
(Signature of Foreign Representative)_____
(Printed Name of Foreign Representative)_____
Date**Signature of Attorney*****X** /s/ Ruben E. Vasquez
Ruben E. Vasquez Bar No. **24039223****The Vasquez Law Firm**
5411 IH-10 West, Suite 100
San Antonio, Texas 78201Phone No. **(210) 229-2067** Fax No. **(210) 733-0439**8/24/2012

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual_____
Printed Name of Authorized Individual_____
Title of Authorized Individual_____
Date**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer_____
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)_____
Address**X** __________
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

In re: **Emilo H. Navaira, III
Maria Eugenia Navaira**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION

In re: **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Emilo H. Navaira, III
Emilo H. Navaira, III

Date: 8/24/2012

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

In re: **Emilo H. Navaira, III
Maria Eugenia Navaira**

Case No. _____
(if known)

Debtor(s)

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CREDIT COUNSELING REQUIREMENT**

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

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- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

In re: **Emilo H. Navaira, III
Maria Eugenia Navaira**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Maria Eugenia Navaira
Maria Eugenia Navaira

Date: 8/24/2012

B6A (Official Form 6A) (12/07)

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|--------------------------------------|---|------------------------------------|--|-------------------------|
| None | | | | |
| | | | Total: \$0.00 | |

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|----------|--|------------------------------------|--|
| 1. Cash on hand. | X | | | |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives. | | Bank of America - Checking Account | - | \$30.00 |
| | | Bank of America - Savings Account | - | \$40.00 |
| | | IBC Bank - Checking Account | - | \$100.00 |
| | | Capital One Bank - Business Checking Account | - | \$100.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video and computer equipment. | | Furniture | - | \$9,500.00 |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Clothing | - | \$1,200.00 |
| 7. Furs and jewelry. | | Jewelry | - | \$200.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | 1 Term Life Ins. | - | \$1.00 |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|--|------------------------------------|--|
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | | ENT Enterprises, Inc. (Mr. Navaira owns 60% and Mrs. Navaira owns 40%) (No Assets) | - | \$1,000.00 |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|--------------------------------------|------------------------------------|--|
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2010 Buick Enclave - Surrender | - | \$23,829.00 |
| | | 1972 Ford F100 - not running | - | \$250.00 |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|--|------------------------------------|--|
| | | 2009 Hyundai Elantra Touring - titled in Mary Navaira's name, but Debtor is true and equitable owner who uses and pays for it; | - | \$14,000.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | | 2 dogs | - | \$1.00 |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |
| <p style="text-align: right;">3 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p> | | | | <p>Total ></p> <p>\$50,251.00</p> |

B6C (Official Form 6C) (4/10)

In re **Emilo H. Navaira, III**
Maria Eugenia NavairaCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds
\$146,450.*☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--------------------------------------|----------------------------|---|
| Bank of America - Checking Account | 11 U.S.C. § 522(d)(5) | \$30.00 | \$30.00 |
| Bank of America - Savings Account | 11 U.S.C. § 522(d)(5) | \$40.00 | \$40.00 |
| IBC Bank - Checking Account | 11 U.S.C. § 522(d)(5) | \$100.00 | \$100.00 |
| Capital One Bank - Business Checking Account | 11 U.S.C. § 522(d)(5) | \$100.00 | \$100.00 |
| Furniture | 11 U.S.C. § 522(d)(3) | \$9,500.00 | \$9,500.00 |
| Clothing | 11 U.S.C. § 522(d)(3) | \$1,200.00 | \$1,200.00 |
| Jewelry | 11 U.S.C. § 522(d)(4) | \$200.00 | \$200.00 |
| 1 Term Life Ins. | 11 U.S.C. § 522(d)(7) | 100% | \$1.00 |
| ENT Enterprises, Inc. (Mr. Navaira owns 60% and Mrs. Navaira owns 40%) (No Assets) | 11 U.S.C. § 522(d)(5) | \$1,000.00 | \$1,000.00 |
| 1972 Ford F100 - not running | 11 U.S.C. § 522(d)(5) | \$250.00 | \$250.00 |
| 2009 Hyundai Elantra Touring - titled in Mary Navaira's name, but Debtor is true and equitable owner who uses and pays for it; | 11 U.S.C. § 522(d)(2) | \$0.00 | \$14,000.00 |
| 2 dogs | 11 U.S.C. § 522(d)(3) | \$1.00 | \$1.00 |
| * Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment. | | \$12,422.00 | \$26,422.00 |

B6D (Official Form 6D) (12/07)

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|---|------------|--------------|----------|---|---------------------------|
| ACCT #: 11189290 CarMax Auto Finance P.O. Box 440609 Kennesaw, GA 30160 | X | DATE INCURRED: NATURE OF LIEN: Car Loan COLLATERAL: 2010 Buick Enclave REMARKS: Surrender VALUE: \$23,829.00 | | | | \$23,829.00 | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Subtotal (Total of this Page) > | | | | | | \$23,829.00 | \$0.00 |
| Total (Use only on last page) > | | | | | | \$23,829.00 | \$0.00 |

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/10)

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

1 continuation sheets attached

B6E (Official Form 6E) (04/10) - Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

| | |
|------------------|--|
| TYPE OF PRIORITY | Taxes and Certain Other Debts Owed to Governmental Units |
|------------------|--|

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|---|---|--|------------|--------------|----------|-----------------------|-----------------------------------|---|
| ACCT #: Cynthia A. Navaira c/o TX Attorney General Child Support Division PO Box 12017 Austin, TX 78711-2548 | - | DATE INCURRED: CONSIDERATION: Child Support Arrears REMARKS: | | | | \$10,000.00 | \$10,000.00 | \$0.00 |
| ACCT #: Cynthia A. Navaira 719 W. Vestal San Antonio, Texas 78221 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: child support recipient | | | | \$0.00 | \$0.00 | \$0.00 |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims | | | | | | \$10,000.00 | \$10,000.00 | \$0.00 |
| Subtotals (Totals of this page) > | | | | | | \$10,000.00 | | |
| Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) | | | | | | | | |
| Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | | \$10,000.00 | \$0.00 |

B6F (Official Form 6F) (12/07)

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| ACCT #: 911600043 Afni, Inc. PO Box 3427 Bloomington, IL 61702-3427 | - | DATE INCURRED: CONSIDERATION: Collections REMARKS: same as Medical Payment Data | | | | \$580.00 |
| ACCT #: 3499907046603743 American Express PO Box 981540 El Paso, Texas 79998-1540 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$9,552.00 |
| ACCT #: 41040027 Asset Acceptance PO Box 1630 Warren, MI 48090 | - | DATE INCURRED: CONSIDERATION: Collecting for - Radio Shack REMARKS: | | | | \$1,677.00 |
| ACCT #: WO38546606 Asset Acceptance PO Box 1630 Warren, MI 48090 | - | DATE INCURRED: CONSIDERATION: Collecting for - Bealls REMARKS: | | | | \$1,458.00 |
| ACCT #: 41042193 Asset Acceptance PO Box 1630 Warren, MI 48090 | - | DATE INCURRED: CONSIDERATION: Collecting for - Radio Shack REMARKS: | | | | \$1,306.00 |
| ACCT #: 41532293 Asset Acceptance PO Box 1630 Warren, MI 48090 | - | DATE INCURRED: CONSIDERATION: Collecting for - Target REMARKS: | | | | \$966.00 |
| Subtotal > | | | | | | \$15,539.00 |
| Total > | | | | | | |

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|---|
| ACCT #: AT& T 2321 N University Lubbock, Texas 79415 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Assume Contract | | | | \$0.00 |
| ACCT #: 7284245 ATT Southwest PO Box 164089 Columbus, OH 43216 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$1,909.00 |
| ACCT #: Bally Total Fitness 12440 E Imperial Hwy #3 Norwalk, CA 90650 | - | DATE INCURRED: CONSIDERATION: Gym services REMARKS: | | | | \$1,469.00 |
| ACCT #: 4888-9379-9572-2073 Bank of America PO Box 15026 Wilmington, DE 19850-5026 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$7,521.00 |
| ACCT #: 1155090 Bank of Texas NA 801 Cherry St. Ste 100 Fort Worth, Texas 76102 | - | DATE INCURRED: CONSIDERATION: Mortgage Loan REMARKS: Possible Deficiency on foreclosure 05-2012 | | | | \$171,377.00 |
| ACCT #: 585637394882 Bealls - WFNNB Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$1,057.00 |
| Sheet no. <u>1</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > \$183,333.00 |
| <p align="center">Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p> | | | | | | |

B6F (Official Form 6F) (12/07) - Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|---|
| ACCT #: 10126112601001268 Business & Professional Service 621 N. Alamo San Antonio, Texas 78215 | - | DATE INCURRED: CONSIDERATION: Collecting for - Med Pymt Data REMARKS: | | | | \$40.00 |
| ACCT #: 5178-0585-0633 Capital One Bankruptcy Dept. PO Box 85167 Richmond, VA 23285-5167 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$677.00 |
| ACCT #: 6035-2530-4515-6859 CBNA PO Box 6497 Sioux Falls, SD 57117 | - | DATE INCURRED: CONSIDERATION: Collections REMARKS: | | | | \$5,268.00 |
| ACCT #: Chevron PO Box 530950 Atlanta, GA 30353-0950 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: same as Midland Funding | | | | \$0.00 |
| ACCT #: 79702575 Convergent Outsourcing 800 SW 39th St. Renton, WA 98057 | - | DATE INCURRED: CONSIDERATION: Collecting for - Sprint REMARKS: | | | | \$1,340.00 |
| ACCT #: David Leon Willis 100 W. Houston St. Ste 1275 San Antonio, Texas 78205 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Atty for Cynthia A. Navaira | | | | \$0.00 |
| Sheet no. <u>2</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > \$7,325.00 |
| <p align="center">Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p> | | | | | | |

B6F (Official Form 6F) (12/07) - Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|---|
| ACCT #: 10048190682 Frost Bank PO Box 34746 San Antonio, Texas 78265 | - | DATE INCURRED: CONSIDERATION: loan REMARKS: | | | | \$412.00 |
| ACCT #: 6035-2530-6142-2490 G JWL/CBNA PO Box 6497 Sioux Falls, SD 57117 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$607.00 |
| ACCT #: Gap/GE Money PO Box 965005 Orlando, FL 32896 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: same as LVNV Funding | | | | \$0.00 |
| ACCT #: Goldman Phipps PLLC Larry J. Goldman, Esq. 100 N.E. Loop 410, Ste 1500 San Antonio, Texas 78216 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Atty for Debtor on peding lawsuit - Reject Contract | | | | \$0.00 |
| ACCT #: 1515-3172-0810-06846 Household Bank 12447 SW 69th Ave. Tigard, OR 97223 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$2,333.00 |
| ACCT #: 5049-9485-3132-8443 LVNV Funding PO Box 10584 Greenville, SC 29603 | - | DATE INCURRED: CONSIDERATION: Collecting for - Sears REMARKS: | | | | \$5,343.00 |
| Sheet no. <u>3</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > \$8,695.00 |
| <p align="center">Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p> | | | | | | |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | |
|---|---|---|--|------------|--------------|----------|--------------------|------------|
| ACCT #: 4071-1000-1253-2093 | LVNV Funding PO Box 10584 Greenville, SC 29603 | - | DATE INCURRED: CONSIDERATION: Collecting for - Wells Fargo REMARKS: | | | | \$3,756.00 | |
| | | | | | | | | |
| ACCT #: 7061-5910-0611-15116 | LVNV Funding PO Box 10584 Greenville, SC 29603 | - | DATE INCURRED: CONSIDERATION: Collecting for - Chevron REMARKS: | | | | \$1,989.00 | |
| | | | | | | | | |
| ACCT #: 6018-5952-2852-5586 | LVNV Funding PO Box 10584 Greenville, SC 29603 | - | DATE INCURRED: CONSIDERATION: Collecting for - GAP REMARKS: | | | | \$1,140.00 | |
| | | | | | | | | |
| ACCT #: 4332-2742-96820 | Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$1,397.00 | |
| | | | | | | | | |
| ACCT #: 4333-7917-26820 | Macy's Bankruptcy Processing PO Box 8053 Mason, OH 45040 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$647.00 | |
| | | | | | | | | |
| ACCT #: | Methodist Hospital PO Box 99400 Louisville, KY 40269 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: | | | | \$0.00 | |
| | | | | | | | | |
| Sheet no. <u>4</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal > | \$8,929.00 |
| Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | | | |

B6F (Official Form 6F) (12/07) - Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--|
| ACCT #: 8538259517 Midland Funding 8875 Aero Dr. Ste 200 San Diego, CA 92123 | - | DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS: | | | | \$8,759.00 |
| ACCT #: 8533784625 Midland Funding 8875 Aero Dr. Ste 200 San Diego, CA 92123 | - | DATE INCURRED: CONSIDERATION: Collecting for - Citibank REMARKS: | | | | \$6,464.00 |
| ACCT #: 8533-818256 Midland Funding 8875 Aero Dr. Ste 200 San Diego, CA 92123 | - | DATE INCURRED: CONSIDERATION: Collecting for - Citibank REMARKS: | | | | \$3,263.00 |
| ACCT #: 8536556479 Midland Funding 8875 Aero Dr. Ste 200 San Diego, CA 92123 | - | DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS: | | | | \$2,058.00 |
| ACCT #: 8534958858 Midland Funding 8875 Aero Dr. Ste 200 San Diego, CA 92123 | - | DATE INCURRED: CONSIDERATION: Collecting for - Target REMARKS: | | | | \$1,335.00 |
| ACCT #: 8531656503 Midland Funding 8875 Aero Dr. Ste 200 San Diego, CA 92123 | - | DATE INCURRED: CONSIDERATION: Collecting for - GE Money REMARKS: | | | | \$757.00 |
| Sheet no. <u>5</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > \$22,636.00 |
| Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | |

B6F (Official Form 6F) (12/07) - Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| | | | | | | |
| ACCT #: 8548437624 Midland Funding 8875 Aero Dr. Ste 200 San Diego, CA 92123 | - | DATE INCURRED: CONSIDERATION: Collecting for - TMobile REMARKS: | | | | \$563.00 |
| ACCT #: 31098207 NCO FIN/35 PO Box 41726 Philadelphia, PA 19101 | - | DATE INCURRED: CONSIDERATION: Collections REMARKS: | | | | \$566.00 |
| ACCT #: 31098209 NCO FIN/35 PO Box 41726 Philadelphia, PA 19101 | - | DATE INCURRED: CONSIDERATION: Collections REMARKS: | | | | \$549.00 |
| ACCT #: 31162668 NCO FIN/35 PO Box 41726 Philadelphia, PA 19101 | - | DATE INCURRED: CONSIDERATION: Collections REMARKS: | | | | \$195.00 |
| ACCT #: 6130-9600-0137-7922 Outsource Receivables 372 24th St, Ste 300 Ogden, UT 84401 | - | DATE INCURRED: CONSIDERATION: Collecting for - Amegy Bank REMARKS: | | | | \$286.00 |
| ACCT #: LD66805 Pinnacle Credit Services 7900 Highway 7 #100 Saint Louis Park, MN 55426 | - | DATE INCURRED: CONSIDERATION: Collecting for - Verizon Wireless REMARKS: | | | | \$531.00 |

Sheet no. 6 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$2,690.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|---|
| ACCT #: 45870845967785 Portfolio Recovery PO Box 4115 Dept. 922 Concord, CA 94524 | - | DATE INCURRED: CONSIDERATION: Collecting for - GE Money REMARKS: | | | | \$2,416.00 |
| ACCT #: Portfolio Recovery PO Box 4115 Dept. 922 Concord, CA 94524 | - | DATE INCURRED: CONSIDERATION: Collecting for - GE REMARKS: | | | | \$1,876.00 |
| ACCT #: Portfolio Recovery PO Box 4115 Dept. 922 Concord, CA 94524 | - | DATE INCURRED: CONSIDERATION: Collecting for - GE REMARKS: | | | X | \$243.00 |
| ACCT #: Progressive Insurance Attn: Legal Dept. 6300 Wilson Mills Road Mayfield Village, Ohio 44143 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: | | | | \$0.00 |
| ACCT #: Radio Shack 300 Radio Shack Circle Mail Stop WS 5333 Credit Svcs Fort Worth, Texas 76102 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: same as Midland Funding | | | | \$0.00 |
| ACCT #: 6035-3652-2037-9211 Radio/CBSD PO Box 6497 Sioux Falls, SD 57117 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$1,284.00 |
| Sheet no. <u>7</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > \$5,819.00 |
| <p align="center">Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p> | | | | | | |

B6F (Official Form 6F) (12/07) - Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| | | | | | | |
| ACCT #: 6035-3652-3620-1797 Radio/CBSD PO Box 6497 Sioux Falls, SD 57117 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$1,001.00 |
| ACCT #: Richard Vega c/o The Cowen Law Group Michael R. Cowen 62 E. Price Road Brownsville, Texas 78521 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: 522(f) | | | | \$0.00 |
| ACCT #: Santander Consumer USA Bankruptcy Dept. PO Box 560284 Dallas, TX 75356-0284 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Possible Deficiency on repossessed vehicle - 2008 | | | | \$0.00 |
| ACCT #: 719715807 Shell Card Services P.O. Box 6406 Sioux Falls, SD 57117 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$2,662.00 |
| ACCT #: 7197007060 Shell Card Services P.O. Box 6406 Sioux Falls, SD 57117 | - | DATE INCURRED: CONSIDERATION: Gas Card REMARKS: | | | | \$18.00 |
| ACCT #: Social Security 3438 E. Southcross San Antonio, Texas 78223-1633 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: | | | | \$0.00 |

Sheet no. 8 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$3,681.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

| |
|--|
| |
|--|

B6F (Official Form 6F) (12/07) - Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|--|
| ACCT #: Social Security Administration 6401 Security Blvd Baltimore, MD 21235 | - | DATE INCURRED: CONSIDERATION: overpayment REMARKS: | | | | \$44,000.00 |
| ACCT #: Sprint PCS PO Box 660075 Dallas, Texas 75266 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Reject Contract | | | | \$0.00 |
| ACCT #: 23880008 SST/Cigpfi Corp 4315 Pickett Rd. St. Joseph, MO 64503 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$1,575.00 |
| ACCT #: T-Mobile Bankruptcy Team PO Box 53410 Bellevue, WA 98015-53410 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Reject Contract | | | | \$0.00 |
| ACCT #: 4352-3767-3023-1719 Target National Bank c/o Target Credit Services PO Box 673 Minneapolis, MN 55440-0673 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$1,088.00 |
| ACCT #: U-Haul Moving & Storage 1826 SW Military Dr. San Antonio, Texas 78221 | - | DATE INCURRED: CONSIDERATION: Storage REMARKS: Assume Contract | | | | \$0.00 |
| Sheet no. 9 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > \$46,663.00 |
| <p align="center">Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p> | | | | | | |

B6F (Official Form 6F) (12/07) - Cont.

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|--|
| ACCT #: 5228-3833-1000-01 Verizon Wireless PO Box 26055 Minneapolis, MN 55426 | - | DATE INCURRED: CONSIDERATION: Phone Service REMARKS: Reject Contract | | | | \$3,358.00 |
| ACCT #: 1004528064 Wells Fargo PO Box 45038 Jacksonville, FL 32232 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$6,024.00 |
| ACCT #: 5023-1581-7063-29001 Wells Fargo Bank 800 Walnut St.- F4030-04C Des Moines, IA 50309 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$2,768.00 |
| ACCT #: IRS - Special Procedures PO Box 21126 Philadelphia, PA 19114 | | DATE INCURRED: CONSIDERATION: Required Notification REMARKS: | | | | |
| ACCT #: US Attorney 601 NW Loop 410 Ste 600 San Antonio, TX 78216 | | DATE INCURRED: CONSIDERATION: Required Notification REMARKS: | | | | |
| ACCT #: US Trustee PO Box 1539 San Antonio, TX 78295 | | DATE INCURRED: CONSIDERATION: Required Notification REMARKS: | | | | |
| Sheet no. 10 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > \$12,150.00 |
| (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | Total > \$317,460.00 |

B6G (Official Form 6G) (12/07)

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| AT& T 2321 N University Lubbock, Texas 79415 | Assume Contract Contract to be ASSUMED |
| Goldman Phipps PLLC Larry J. Goldman, Esq. 100 N.E. Loop 410, Ste 1500 San Antonio, Texas 78216 | Reject Contract Contract to be REJECTED |
| Sprint PCS PO Box 660075 Dallas, Texas 75266 | Reject Contract Contract to be REJECTED |
| T-Mobile Bankruptcy Team PO Box 53410 Bellevue, WA 98015-53410 | Reject Contract Contract to be REJECTED |
| U-Haul Moving & Storage 1826 SW Military Dr. San Antonio, Texas 78221 | Assume Contract - Storage Contract to be ASSUMED |

B6G (Official Form 6G) (12/07)

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Continuation Sheet No. 1

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
| Verizon Wireless PO Box 26055 Minneapolis, MN 55426 | Reject Contract -Phone Service Contract to be REJECTED |

B6H (Official Form 6H) (12/07)

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|--|---|
| Mary Navaira 834 Amber San Antonio, Texas 78221 | CarMax Auto Finance P.O. Box 440609 Kennesaw, GA 30160 |

B6I (Official Form 6I) (12/07)

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| | | |
|--------------------------|--|--------------------------|
| Debtor's Marital Status: | Dependents of Debtor and Spouse | |
| Married | Relationship(s): Son Age(s): 9 Daughter 6 | Relationship(s): Age(s): |
| Employment: | Debtor | Spouse |
| Occupation | Employee/ Ind. Contractor | Manager for EHN Ent. |
| Name of Employer | EHN Entertainment, Inc. | |
| How Long Employed | 2 yrs. | |
| Address of Employer | PO Box 397 Von Ormy, Texas 78073 | |

| INCOME: (Estimate of average or projected monthly income at time case filed) | DEBTOR | SPOUSE |
|--|-------------------|-------------------|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | \$0.00 | \$0.00 |
| 2. Estimate monthly overtime | \$0.00 | \$0.00 |
| 3. SUBTOTAL | \$0.00 | \$0.00 |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes (includes social security tax if b. is zero) | \$0.00 | \$0.00 |
| b. Social Security Tax | \$0.00 | \$0.00 |
| c. Medicare | \$0.00 | \$0.00 |
| d. Insurance | \$0.00 | \$0.00 |
| e. Union dues | \$0.00 | \$0.00 |
| f. Retirement | \$0.00 | \$0.00 |
| g. Other (Specify) _____ | \$0.00 | \$0.00 |
| h. Other (Specify) _____ | \$0.00 | \$0.00 |
| i. Other (Specify) _____ | \$0.00 | \$0.00 |
| j. Other (Specify) _____ | \$0.00 | \$0.00 |
| k. Other (Specify) _____ | \$0.00 | \$0.00 |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$0.00 | \$0.00 |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | \$0.00 | \$0.00 |
| 7. Regular income from operation of business or profession or farm (Attach detailed stmt) | \$2,475.00 | \$2,475.00 |
| 8. Income from real property | \$0.00 | \$0.00 |
| 9. Interest and dividends | \$0.00 | \$0.00 |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$0.00 | \$0.00 |
| 11. Social security or government assistance (Specify): _____ | \$0.00 | \$0.00 |
| 12. Pension or retirement income | \$0.00 | \$0.00 |
| 13. Other monthly income (Specify): | | |
| a. royalties on few written songs | \$208.00 | \$0.00 |
| b. _____ | \$0.00 | \$0.00 |
| c. _____ | \$0.00 | \$0.00 |
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | \$2,683.00 | \$2,475.00 |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | \$2,683.00 | \$2,475.00 |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) | \$5,158.00 | |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | |
|---|--|
| 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | \$300.00 |
| 2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: cell phone | \$155.00 \$65.00 \$60.00 |
| 3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions | \$600.00 \$54.00 \$55.00 \$100.00 \$195.00 \$100.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: | \$115.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) Specify: | |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: replacement vehicle b. Other: 2008 Hyundai Elantra - Bal \$15K c. Other: d. Other: | \$450.00 \$325.00 |
| 14. Alimony, maintenance, and support paid to others: child support pymts -arrears 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: | \$350.00 \$2,234.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$5,158.00 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None. | |
| 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) | \$5,158.00 \$5,158.00 \$0.00 |

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Emilo H. Navaira, III
Maria Eugenia Navaira**

CASE NO

CHAPTER **7**

EXHIBIT TO SCHEDULE J

Itemized Business Expenses

EHN Entertainment, Inc.

| Expense | Category | Amount |
|-------------------------------|------------------|-------------------|
| Bus Rental | Business Expense | \$1,000.00 |
| Cell Phone | Business Expense | \$200.00 |
| Meals | Business Expense | \$100.00 |
| Promotor | Business Expense | \$184.00 |
| Diesel | Business Expense | \$300.00 |
| Driver | Business Expense | \$250.00 |
| Travel Expenses/Accomodations | Business Expense | \$200.00 |
| Total > | | \$2,234.00 |

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No.

Chapter **7****SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER | |
|---|----------------------|------------------|-------------|--------------|--------------|------------|
| A - Real Property | Yes | 1 | \$0.00 | | | |
| B - Personal Property | Yes | 4 | \$50,251.00 | | | |
| C - Property Claimed as Exempt | Yes | 1 | | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | | \$23,829.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | | \$10,000.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 11 | | | \$317,460.00 | |
| G - Executory Contracts and Unexpired Leases | Yes | 2 | | | | |
| H - Codebtors | Yes | 1 | | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | | \$5,158.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | | \$5,158.00 |
| TOTAL | | 26 | \$50,251.00 | \$351,289.00 | | |

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No.

Chapter **7****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|--------------------|
| Domestic Support Obligations (from Schedule E) | \$0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$10,000.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00 |
| Student Loan Obligations (from Schedule F) | \$0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$0.00 |
| TOTAL | \$10,000.00 |

State the following:

| | |
|--|-------------------|
| Average Income (from Schedule I, Line 16) | \$5,158.00 |
| Average Expenses (from Schedule J, Line 18) | \$5,158.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$1,145.50 |

State the following:

| | | |
|--|--------------------|---------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$0.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$10,000.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$0.00 |
| 4. Total from Schedule F | | \$317,460.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$317,460.00 |

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **28** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **8/24/2012**

Signature **/s/ Emilo H. Navaira, III**
Emilo H. Navaira, III

Date **8/24/2012**

Signature **/s/ Maria Eugenia Navaira**
Maria Eugenia Navaira

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**In re: **Emilo H. Navaira, III
Maria Eugenia Navaira**Case No. _____
(if known)**STATEMENT OF FINANCIAL AFFAIRS****1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-------------|-----------------------------------|
| \$25,000.00 | 2012 - Total Gross Income to-date |
| \$29,031.00 | 2011 - Total Gross Income |
| \$27,669.00 | 2010 - Total Gross Income |

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|------------|--|
| \$7,500.00 | 2012 - SS Benefits ended in March 2012 |
| \$624.00 | 2012 - Royalties for written songs |
| \$369.00 | 2011 - Royalties for written songs |
| \$2,670.00 | 2010 - Royalties for written songs |

3. Payments to creditors*Complete a. or b., as appropriate, and c.*

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|--|---------------------------|-------------|--------------------|
| CarMax Auto Finance P.O. Box 440609 Kennesaw, GA 30160 | Monthly (Last 90 days) | \$1,650.00 | \$0.00 |

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

In re: **Emilo H. Navaira, III
Maria Eugenia Navaira**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 1

- None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|--|---|--|-----------------------|
| Ricardo Vega vs. Emilio Navaira and Emilio Inc.; Case No. 2008-CI- 13443 | Civil Lawsuit | 288th Judicial District; Bexar Co, TX | Pending |
| In the Interest of Emilio C. Navaira IV, Diego R. Navaira and Emely Ann Navaira; Case No. 1999-CI-14661 | Child Support Arrears - Civil Proceeding | 224th Judicial District; Bexar Co, TX | Pending |

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|--|--|---|
| Bank of Texas NA 801 Cherry Street, Ste 100 Fort Worth, Texas 76102 | 05-2012 | 12980 Trawalter, Von Ormy, TX 78073 FMV \$171K |

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

In re: **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 2

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---------------------------|---|---|
| GreenPath | | \$70 |

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

In re: **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**In re: **Emilo H. Navaira, III
Maria Eugenia Navaira**Case No. _____
(if known)**STATEMENT OF FINANCIAL AFFAIRS**
*Continuation Sheet No. 4***18. Nature, location and name of business**

None



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF**SOCIAL-SECURITY OR OTHER INDIVIDUAL****TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN****NATURE OF BUSINESS****BEGINNING AND ENDING
DATES****d/b/a EHN Entertainment, Inc; EIN# 27-3268477****Entertainment****2010 - present**

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS**DATES SERVICES RENDERED****Reynaldo Cabello
2700 N. Flores St.
San Antonio, Texas 78212
210-736-9200****2010 - present**

None



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

In re: **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

In re: **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8/24/2012

Signature /s/ Emilo H. Navaira, III
of Debtor Emilo H. Navaira, III

Date 8/24/2012

Signature /s/ Maria Eugenia Navaira
of Joint Debtor Maria Eugenia Navaira
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**IN RE: **Emilo H. Navaira, III
Maria Eugenia Navaira**

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

| | |
|---|---|
| Property No. 1 | |
| Creditor's Name: CarMax Auto Finance P.O. Box 440609 Kennesaw, GA 30160 11189290 | Describe Property Securing Debt: 2010 Buick Enclave |
| Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt | |

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| | | |
|---|---|--|
| Property No. 1 | | |
| Lessor's Name: AT& T 2321 N University Lubbock, Texas 79415 | Describe Leased Property: Assume Contract | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> |
| Property No. 2 | | |
| Lessor's Name: Goldman Phipps PLLC Larry J. Goldman, Esq. 100 N.E. Loop 410, Ste 1500 San Antonio, Texas 78216 | Describe Leased Property: Reject Contract | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> |

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**IN RE: **Emilo H. Navaira, III
Maria Eugenia Navaira**

CASE NO

CHAPTER **7****CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION***Continuation Sheet No. 1*

| | | |
|--|--|--|
| Property No. 3 | | |
| Lessor's Name: Sprint PCS PO Box 660075 Dallas, Texas 75266 | Describe Leased Property: Reject Contract | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> |
| Property No. 4 | | |
| Lessor's Name: T-Mobile Bankruptcy Team PO Box 53410 Bellevue, WA 98015-53410 | Describe Leased Property: Reject Contract | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> |
| Property No. 5 | | |
| Lessor's Name: U-Haul Moving & Storage 1826 SW Military Dr. San Antonio, Texas 78221 | Describe Leased Property: Assume Contract - Storage | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> |
| Property No. 6 | | |
| Lessor's Name: Verizon Wireless PO Box 26055 Minneapolis, MN 55426 | Describe Leased Property: Reject Contract -Phone Service | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> |

B 8 (Official Form 8) (12/08)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Emilo H. Navaira, III
Maria Eugenia Navaira**

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 8/24/2012

Signature /s/ Emilo H. Navaira, III
Emilo H. Navaira, III

Date 8/24/2012

Signature /s/ Maria Eugenia Navaira
Maria Eugenia Navaira

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Emilo H. Navaira, III**
Maria Eugenia Navaira

CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | |
|--|-------------------|
| For legal services, I have agreed to accept: | <u>\$3,250.00</u> |
| Prior to the filing of this statement I have received: | <u>\$0.00</u> |
| Balance Due: | <u>\$3,250.00</u> |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

- Adversary Proceedings**
- Defending Objections to Discharge or Dischargeability**
- Complaints and other matters relating to taxes and/or student loans**
- Representing you in any matters resulting from your failure to disclose to this law firm all relevant facts and information, i.e. concealment of property**
- All services which you request after being Discharged**
- Matters pertaining to credit, credit reports, or "credit repair"**
- All other matters outside the scope of general bankruptcy matters**
- Audits by US Trustee**
- 707(b) requests by US Trustee**
- Any work considered non-routine pursuant to the Standing Order relating to attorney fees in Chapter 13 Plan used in the San Antonio Division**
- Any work relating to home-loan modifications**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Emilo H. Navaira, III**
Maria Eugenia Navaira

CASE NO

CHAPTER **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

8/24/2012

Date

/s/ Ruben E. Vasquez

Ruben E. Vasquez

The Vasquez Law Firm

5411 IH-10 West, Suite 100

San Antonio, Texas 78201

Phone: (210) 229-2067 / Fax: (210) 733-0439

Bar No. 24039223

/s/ Emilo H. Navaira, III

Emilo H. Navaira, III

/s/ Maria Eugenia Navaira

Maria Eugenia Navaira

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Emilo H. Navaira, III**
Maria Eugenia Navaira

CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 8/24/2012

Signature /s/ Emilo H. Navaira, III
Emilo H. Navaira, III

Date 8/24/2012

Signature /s/ Maria Eugenia Navaira
Maria Eugenia Navaira

Afni, Inc.
PO Box 3427
Bloomington, IL 61702-3427

American Express
PO Box 981540
El Paso, Texas 79998-1540

Asset Acceptance
PO Box 1630
Warren, MI 48090

AT& T
2321 N University
Lubbock, Texas 79415

ATT Southwest
PO Box 164089
Columbus, OH 43216

Bally Total Fitness
12440 E Imperial Hwy #3
Norwalk, CA 90650

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Bank of Texas NA
801 Cherry St. Ste 100
Fort Worth, Texas 76102

Bealls - WFNNB
Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

Business & Professional Service
621 N. Alamo
San Antonio, Texas 78215

Capital One
Bankruptcy Dept.
PO Box 85167
Richmond, VA 23285-5167

CarMax Auto Finance
P.O. Box 440609
Kennesaw, GA 30160

CBNA
PO Box 6497
Sioux Falls, SD 57117

Chevron
PO Box 530950
Atlanta, GA 30353-0950

Convergent Outsourcing
800 SW 39th St.
Renton, WA 98057

Cynthia A. Navaira
c/o TX Attorney General
Child Support Division
PO Box 12017
Austin, TX 78711-2548

Cynthia A. Navaira
719 W. Vestal
San Antonio, Texas 78221

David Leon Willis
100 W. Houston St. Ste 1275
San Antonio, Texas 78205

Frost Bank
PO Box 34746
San Antonio, Texas 78265

G JWL/CBNA
PO Box 6497
Sioux Falls, SD 57117

Gap/GE Money
PO Box 965005
Orlando, FL 32896

Goldman Phipps PLLC
Larry J. Goldman, Esq.
100 N.E. Loop 410, Ste 1500
San Antonio, Texas 78216

Household Bank
12447 SW 69th Ave.
Tigard, OR 97223

IRS - Special Procedures
PO Box 21126
Philadelphia, PA 19114

LVNV Funding
PO Box 10584
Greenville, SC 29603

Macy's
Bankruptcy Processing
PO Box 8053
Mason, OH 45040

Mary Navaira
834 Amber
San Antonio, Texas 78221

Methodist Hospital
PO Box 99400
Louisville, KY 40269

Midland Funding
8875 Aero Dr. Ste 200
San Diego, CA 92123

NCO FIN/35
PO Box 41726
Philadelphia, PA 19101

Outsource Receivables
372 24th St, Ste 300
Ogden, UT 84401

Pinnacle Credit Services
7900 Highway 7 #100
Saint Louis Park, MN 55426

Portfolio Recovery
PO Box 4115 Dept. 922
Concord, CA 94524

Progressive Insurance
Attn: Legal Dept.
6300 Wilson Mills Road
Mayfield Village, Ohio 44143

Radio Shack
300 Radio Shack Circle
Mail Stop WS 5333 Credit Svcs
Fort Worth, Texas 76102

Radio/CBSD
PO Box 6497
Sioux Falls, SD 57117

Richard Vega c/o
The Cowen Law Group
Michael R. Cowen
62 E. Price Road
Brownsville, Texas 78521

Santander Consumer USA
Bankruptcy Dept.
PO Box 560284
Dallas, TX 75356-0284

Shell Card Services
P.O. Box 6406
Sioux Falls, SD 57117

Social Security
3438 E. Southcross
San Antonio, Texas 78223-1633

Social Security Administration
6401 Security Blvd
Baltimore, MD 21235

Sprint PCS
PO Box 660075
Dallas, Texas 75266

SST/Cigpfi Corp
4315 Pickett Rd.
St. Joseph, MO 64503

T-Mobile Bankruptcy Team
PO Box 53410
Bellevue, WA 98015-53410

Target National Bank
c/o Target Credit Services
PO Box 673
Minneapolis, MN 55440-0673

U-Haul Moving & Storage
1826 SW Military Dr.
San Antonio, Texas 78221

US Attorney
601 NW Loop 410 Ste 600
San Antonio, TX 78216

US Trustee
PO Box 1539
San Antonio, TX 78295

Verizon Wireless
PO Box 26055
Minneapolis, MN 55426

Wells Fargo
PO Box 45038
Jacksonville, FL 32232

Wells Fargo Bank
800 Walnut St.- F4030-04C
Des Moines, IA 50309

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Emilo H. Navaira, III**
Maria Eugenia Navaira

CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

| No. | Category | Gross Property Value | Total Encumbrances | Total Equity | Total Amount Exempt | Total Amount Non-Exempt |
|-----|--|-------------------------|-----------------------|--------------|------------------------|----------------------------|
| N/A | Real Property. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 1. | Cash on hand. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 2. | Checking, savings or other financial accounts, CD's or shares in banks... | \$270.00 | \$0.00 | \$270.00 | \$270.00 | \$0.00 |
| 3. | Security deposits with public utilities, telephone companies, landlords, others. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4. | Household goods and furnishings, including audio, video... | \$9,500.00 | \$0.00 | \$9,500.00 | \$9,500.00 | \$0.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, records.... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 6. | Wearing apparel. | \$1,200.00 | \$0.00 | \$1,200.00 | \$1,200.00 | \$0.00 |
| 7. | Furs and jewelry. | \$200.00 | \$0.00 | \$200.00 | \$200.00 | \$0.00 |
| 8. | Firearms and sports, photographic and other hobby equipment. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 9. | Interests in insurance policies. | \$1.00 | \$0.00 | \$1.00 | \$1.00 | \$0.00 |
| 10. | Annuities. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 11. | Education IRAs. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 12. | Interests in IRA, ERISA, Keogh... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 13. | Stock and interests in incorporated... | \$1,000.00 | \$0.00 | \$1,000.00 | \$1,000.00 | \$0.00 |
| 14. | Interests in partnerships.... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 15. | Government and corporate bonds... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 16. | Accounts receivable. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 17. | Alimony, maintenance, support, and property settlement to which the..... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 18. | Other liquidated debts owed debtor... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 19. | Equitable or future interests, life estates, and rights or powers..... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 20. | Contingent and noncontingent interests in estate of decedent, death benefit.... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 21. | Other contingent and unliquidated claims of every nature..... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Emilo H. Navaira, III**
Maria Eugenia Navaira

CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

| No. | Category | Gross Property Value | Total Encumbrances | Total Equity | Total Amount Exempt | Total Amount Non-Exempt |
|----------------|---|-------------------------|-----------------------|--------------------|------------------------|----------------------------|
| 22. | Patents, copyrights, and other intellectual property. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 23. | Licenses, franchises, and other.... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 24. | Customer Lists. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 25. | Automobiles, trucks, trailers, vehicles... | \$14,250.00 | \$15,000.00 | \$250.00 | \$250.00 | \$0.00 |
| 26. | Boats, motors and accessories. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 27. | Aircraft and accessories. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 28. | Office equipment, furnishings... | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 29. | Machinery, fixtures used in business. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 30. | Inventory. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 31. | Animals. | \$1.00 | \$0.00 | \$1.00 | \$1.00 | \$0.00 |
| 32. | Crops - growing or harvested. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 33. | Farming equipment and implements. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 34. | Farm supplies, chemicals, and feed. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 35. | Other personal property of any kind. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| TOTALS: | | \$26,422.00 | \$15,000.00 | \$12,422.00 | \$12,422.00 | \$0.00 |

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

| Property Description | Market Value | Lien | Equity |
|---------------------------------|--------------------|--------------------|---------------|
| <u>Real Property</u> | | | |
| (None) | | | |
| <u>Personal Property</u> | | | |
| 2010 Buick Enclave - Surrender | \$23,829.00 | \$23,829.00 | \$0.00 |
| TOTALS: | \$23,829.00 | \$23,829.00 | \$0.00 |

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

| Property Description | Market Value | Lien | Equity | Non-Exempt Amount |
|-----------------------------|--------------|------|--------|-------------------|
| <u>Real Property</u> | | | | |
| (None) | | | | |

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Emilo H. Navaira, III**
Maria Eugenia Navaira

CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Personal Property

(None)

TOTALS:

\$0.00

\$0.00

\$0.00

\$0.00

| Summary | |
|--|--------------------|
| A. Gross Property Value (not including surrendered property) | \$26,422.00 |
| B. Gross Property Value of Surrendered Property | \$23,829.00 |
| C. Total Gross Property Value (A+B) | \$50,251.00 |
| D. Gross Amount of Encumbrances (not including surrendered property) | \$15,000.00 |
| E. Gross Amount of Encumbrances on Surrendered Property | \$23,829.00 |
| F. Total Gross Encumbrances (D+E) | \$38,829.00 |
| G. Total Equity (not including surrendered property) / (A-D) | \$12,422.00 |
| H. Total Equity in surrendered items (B-E) | \$0.00 |
| I. Total Equity (C-F) | \$12,422.00 |
| J. Total Exemptions Claimed (Wild Card Used: \$1,520.00, Available: \$22,430.00) | \$12,422.00 |
| K. Total Non-Exempt Property Remaining (G-J) | \$0.00 |

B 22A (Official Form 22A) (Chapter 7) (12/10)

In re: **Emilo H. Navaira, III**
Maria Eugenia Navaira

Case Number:

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.
☒ The presumption does not arise.
☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

| Part I. MILITARY AND NON-CONSUMER DEBTORS | |
|--|---|
| 1A | <p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p> |
| 1B | <p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p> |
| 1C | <p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 80px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p> |

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| Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION | | | | | | | | | | | | | | | | | |
|---|---|-----------------------------|------------|---|---|-------------------------|---------------|---------------|---|------------|------------|----|-------------------------------------|-----------------------------|--|-----------------|-----------------|
| 2 | <p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."</p> <p>Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above.</p> <p>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> | | | | | | | | | | | | | | | | |
| | <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p> | | | Column A Debtor's Income | Column B Spouse's Income | | | | | | | | | | | | |
| 3 | Gross wages, salary, tips, bonuses, overtime, commissions. | | | \$0.00 | \$0.00 | | | | | | | | | | | | |
| 4 | <p>Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 20%; text-align: right;">\$1,562.50</td> <td style="width: 30%; text-align: right;">\$1,562.50</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$1,093.75</td> <td style="text-align: right;">\$1,093.75</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: right;">Subtract Line b from Line a</td> </tr> </table> | | | a. | Gross receipts | \$1,562.50 | \$1,562.50 | b. | Ordinary and necessary business expenses | \$1,093.75 | \$1,093.75 | c. | Business income | Subtract Line b from Line a | | \$468.75 | \$468.75 |
| a. | Gross receipts | \$1,562.50 | \$1,562.50 | | | | | | | | | | | | | | |
| b. | Ordinary and necessary business expenses | \$1,093.75 | \$1,093.75 | | | | | | | | | | | | | | |
| c. | Business income | Subtract Line b from Line a | | | | | | | | | | | | | | | |
| 5 | <p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 20%; text-align: right;">\$0.00</td> <td style="width: 30%; text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: right;">Subtract Line b from Line a</td> </tr> </table> | | | a. | Gross receipts | \$0.00 | \$0.00 | b. | Ordinary and necessary operating expenses | \$0.00 | \$0.00 | c. | Rent and other real property income | Subtract Line b from Line a | | \$0.00 | \$0.00 |
| a. | Gross receipts | \$0.00 | \$0.00 | | | | | | | | | | | | | | |
| b. | Ordinary and necessary operating expenses | \$0.00 | \$0.00 | | | | | | | | | | | | | | |
| c. | Rent and other real property income | Subtract Line b from Line a | | | | | | | | | | | | | | | |
| 6 | Interest, dividends, and royalties. | | | \$208.00 | \$0.00 | | | | | | | | | | | | |
| 7 | Pension and retirement income. | | | \$0.00 | \$0.00 | | | | | | | | | | | | |
| 8 | <p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p> | | | \$0.00 | \$0.00 | | | | | | | | | | | | |
| 9 | <p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 45%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 15%; text-align: center;">Debtor \$0.00</td> <td style="width: 15%; text-align: center;">Spouse \$0.00</td> </tr> </table> | | | Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$0.00 | Spouse \$0.00 | \$0.00 | \$0.00 | | | | | | | | | |
| Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$0.00 | Spouse \$0.00 | | | | | | | | | | | | | | | |

B 22A (Official Form 22A) (Chapter 7) (12/10)

| | | | | | | | | | |
|----|---|-------------------|-----------------|--|----|--|--|--|--|
| 10 | Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. | | | | | | | | |
| | <table border="1"> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> </table> | a. | | | b. | | | | |
| a. | | | | | | | | | |
| b. | | | | | | | | | |
| | Total and enter on Line 10 | \$0.00 | \$0.00 | | | | | | |
| 11 | Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s). | \$676.75 | \$468.75 | | | | | | |
| 12 | Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A. | \$1,145.50 | | | | | | | |

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

| | | |
|----|---|--------------------|
| 13 | Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result. | \$13,746.00 |
| 14 | Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>Texas</u> b. Enter debtor's household size: <u>4</u> | \$65,875.00 |
| 15 | Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement. | |

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

| | | | | | | | | | | | |
|----|--|----|--|--|----|--|--|----|--|--|--|
| 16 | Enter the amount from Line 12. | | | | | | | | | | |
| 17 | Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. | | | | | | | | | | |
| | <table border="1"> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> </table> | a. | | | b. | | | c. | | | |
| a. | | | | | | | | | | | |
| b. | | | | | | | | | | | |
| c. | | | | | | | | | | | |
| | Total and enter on line 17. | | | | | | | | | | |
| 18 | Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result. | | | | | | | | | | |

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

| | | |
|-----|--|--|
| 19A | National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. | |
|-----|--|--|

B 22A (Official Form 22A) (Chapter 7) (12/10)

| 19B | <p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="3" style="text-align: left; padding: 2px;">Persons under 65 years of age</th><th colspan="3" style="text-align: left; padding: 2px;">Persons 65 years of age or older</th></tr> </thead> <tbody> <tr> <td style="width: 5%; text-align: center; padding: 2px;">a1.</td><td style="width: 70%; padding: 2px;">Allowance per person</td><td style="width: 25%;"></td><td style="width: 5%; text-align: center; padding: 2px;">a2.</td><td style="width: 70%; padding: 2px;">Allowance per person</td><td style="width: 25%;"></td></tr> <tr> <td style="text-align: center; padding: 2px;">b1.</td><td style="padding: 2px;">Number of persons</td><td></td><td style="text-align: center; padding: 2px;">b2.</td><td style="padding: 2px;">Number of persons</td><td></td></tr> <tr> <td style="text-align: center; padding: 2px;">c1.</td><td style="padding: 2px;">Subtotal</td><td></td><td style="text-align: center; padding: 2px;">c2.</td><td style="padding: 2px;">Subtotal</td><td></td></tr> </tbody> </table> | Persons under 65 years of age | | | Persons 65 years of age or older | | | a1. | Allowance per person | | a2. | Allowance per person | | b1. | Number of persons | | b2. | Number of persons | | c1. | Subtotal | | c2. | Subtotal | | |
|-------------------------------|---|-------------------------------|--|----------------------|----------------------------------|--|--|-----|-----------------------------|------------------------------|-----|----------------------|--|-----|-------------------|--|-----|-------------------|--|-----|----------|--|-----|----------|--|--|
| Persons under 65 years of age | | | Persons 65 years of age or older | | | | | | | | | | | | | | | | | | | | | | | |
| a1. | Allowance per person | | a2. | Allowance per person | | | | | | | | | | | | | | | | | | | | | | |
| b1. | Number of persons | | b2. | Number of persons | | | | | | | | | | | | | | | | | | | | | | |
| c1. | Subtotal | | c2. | Subtotal | | | | | | | | | | | | | | | | | | | | | | |
| 20A | <p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p> | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20B | <p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tbody> <tr> <td style="width: 5%; text-align: center; padding: 2px;">a.</td><td style="width: 70%; padding: 2px;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 25%;"></td></tr> <tr> <td style="text-align: center; padding: 2px;">b.</td><td style="padding: 2px;">Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td></td></tr> <tr> <td style="text-align: center; padding: 2px;">c.</td><td style="padding: 2px;">Net mortgage/rental expense</td><td style="padding: 2px;">Subtract Line b from Line a.</td></tr> </tbody> </table> | a. | IRS Housing and Utilities Standards; mortgage/rental expense | | b. | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 | | c. | Net mortgage/rental expense | Subtract Line b from Line a. | | | | | | | | | | | | | | | | |
| a. | IRS Housing and Utilities Standards; mortgage/rental expense | | | | | | | | | | | | | | | | | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 | | | | | | | | | | | | | | | | | | | | | | | | | |
| c. | Net mortgage/rental expense | Subtract Line b from Line a. | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | <p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> | | | | | | | | | | | | | | | | | | | | | | | | | |
| 22A | <p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> | | | | | | | | | | | | | | | | | | | | | | | | | |

B 22A (Official Form 22A) (Chapter 7) (12/10)

| | | | | | | | | | | | |
|-----|---|------------------------------|---|--|----|--|--|----|---|------------------------------|--|
| 22B | <p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> | | | | | | | | | | |
| 23 | <p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%;"></td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td><td></td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a.</td></tr> </table> | a. | IRS Transportation Standards, Ownership Costs | | b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 | | c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | |
| a. | IRS Transportation Standards, Ownership Costs | | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 | | | | | | | | | | |
| c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | | | | | | | | | |
| 24 | <p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%;"></td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td></td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a.</td></tr> </table> | a. | IRS Transportation Standards, Ownership Costs | | b. | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 | | c. | Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | |
| a. | IRS Transportation Standards, Ownership Costs | | | | | | | | | | |
| b. | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 | | | | | | | | | | |
| c. | Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | | | | | | | | | |
| 25 | <p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.</p> | | | | | | | | | | |
| 26 | <p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.</p> | | | | | | | | | | |
| 27 | <p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.</p> | | | | | | | | | | |
| 28 | <p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 44.</p> | | | | | | | | | | |
| 29 | <p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p> | | | | | | | | | | |
| 30 | <p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.</p> | | | | | | | | | | |
| 31 | <p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 34.</p> | | | | | | | | | | |

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| | | | | | | | | | | | |
|--|---|----|------------------|--|----|----------------------|--|----|------------------------|--|--|
| 32 | Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service--such as pagers, call waiting, caller id, special long distance, or internet service--to the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED. | | | | | | | | | | |
| 33 | Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32. | | | | | | | | | | |
| <p align="center">Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32</p> | | | | | | | | | | | |
| 34 | <p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td></td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td></td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td></td> </tr> </table> <p>Total and enter on Line 34</p> <p>IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:</p> <p>_____</p> | a. | Health Insurance | | b. | Disability Insurance | | c. | Health Savings Account | | |
| a. | Health Insurance | | | | | | | | | | |
| b. | Disability Insurance | | | | | | | | | | |
| c. | Health Savings Account | | | | | | | | | | |
| 35 | Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. | | | | | | | | | | |
| 36 | Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. | | | | | | | | | | |
| 37 | Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY. | | | | | | | | | | |
| 38 | Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS. | | | | | | | | | | |
| 39 | Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY. | | | | | | | | | | |
| 40 | Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). | | | | | | | | | | |
| 41 | Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40. | | | | | | | | | | |

* Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Subpart C: Deductions for Debt Payment

| | | | | |
|----|---|--|------------------------------|--|
| 42 | Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42. | | | |
| | Name of Creditor | Property Securing the Debt | Average Monthly Payment | Does payment include taxes or insurance? <input type="checkbox"/> yes <input type="checkbox"/> no |
| | a. | | | <input type="checkbox"/> yes <input type="checkbox"/> no |
| | b. | | | <input type="checkbox"/> yes <input type="checkbox"/> no |
| | c. | | | <input type="checkbox"/> yes <input type="checkbox"/> no |
| | | | Total: Add Lines a, b and c. | |
| 43 | Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. | | | |
| | Name of Creditor | Property Securing the Debt | 1/60th of the Cure Amount | |
| | a. | | | |
| | b. | | | |
| | c. | | | |
| | | | Total: Add Lines a, b and c | |
| 44 | Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28. | | | |
| 45 | Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. | | | |
| | a. | Projected average monthly chapter 13 plan payment. | | |
| | b. | Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | | % |
| | c. | Average monthly administrative expense of chapter 13 case | | Total: Multiply Lines a and b |
| 46 | Total Deductions for Debt Payment. Enter the total of Lines 42 through 45. | | | |

Subpart D: Total Deductions from Income

| | | |
|----|--|--|
| 47 | Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46. | |
|----|--|--|

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

| | | |
|----|--|--|
| 48 | Enter the amount from Line 18 (Current monthly income for § 707(b)(2)) | |
| 49 | Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2)) | |
| 50 | Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result. | |
| 51 | 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result. | |

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| 52 | Initial presumption determination. Check the applicable box and proceed as directed. | | | | | | | | | | | | | | | | |
|--|---|----------------|--|---------------------|----------------|----|--|--|----|--|--|----|--|--|------------------------------|--|--|
| | <input type="checkbox"/> The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. | | | | | | | | | | | | | | | | |
| | <input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. | | | | | | | | | | | | | | | | |
| | <input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55). | | | | | | | | | | | | | | | | |
| 53 | Enter the amount of your total non-priority unsecured debt | | | | | | | | | | | | | | | | |
| 54 | Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result. | | | | | | | | | | | | | | | | |
| 55 | Secondary presumption determination. Check the applicable box and proceed as directed. | | | | | | | | | | | | | | | | |
| | <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. | | | | | | | | | | | | | | | | |
| | <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. | | | | | | | | | | | | | | | | |
| Part VII: ADDITIONAL EXPENSE CLAIMS | | | | | | | | | | | | | | | | | |
| 56 | Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. | | | | | | | | | | | | | | | | |
| | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 70%;">Expense Description</th> <th style="width: 25%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, and c</td> <td></td> </tr> </tbody> </table> | | | Expense Description | Monthly Amount | a. | | | b. | | | c. | | | Total: Add Lines a, b, and c | | |
| | Expense Description | Monthly Amount | | | | | | | | | | | | | | | |
| a. | | | | | | | | | | | | | | | | | |
| b. | | | | | | | | | | | | | | | | | |
| c. | | | | | | | | | | | | | | | | | |
| Total: Add Lines a, b, and c | | | | | | | | | | | | | | | | | |
| Part VIII: VERIFICATION | | | | | | | | | | | | | | | | | |
| 57 | <p>I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> <p>Date: <u>8/24/2012</u></p> <p>Date: <u>8/24/2012</u></p> </div> <div style="width: 45%;"> <p>Signature: <u>/s/ Emilo H. Navaira, III</u> Emilo H. Navaira, III</p> <p>Signature: <u>/s/ Maria Eugenia Navaira</u> Maria Eugenia Navaira</p> </div> </div> | | | | | | | | | | | | | | | | |

* Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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4. Income from the operation of a business, profession or farm (details):

| Debtor or Spouse's Income | Description (if available) | Average Monthly Amount |
|--|---------------------------------------|------------------------|
| <u>Debtor</u> | <u>EHN Entertainment, Inc.</u> | |
| Gross receipts | | \$1,562.50 |
| Ordinary and necessary business expenses | | \$1,093.75 |
| Business income (do not enter a number less than zero) | | \$468.75 |
| <u>Spouse</u> | <u>Manager for EHN</u> | |
| Gross receipts | | \$1,562.50 |
| Ordinary and necessary business expenses | | \$1,093.75 |
| Business income (do not enter a number less than zero) | | \$468.75 |